



Application No. 09/710,776
Amendment Dated 12/20/04
Reply to Office Action of 09/29/04
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Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) Method for detecting fraud ~~[[is]]~~ in non-personal transactions comprising the steps of:

collecting purchaser data for the transaction, said purchaser data comprising a billing address and a ship-to address;

transmitting ~~the purchaser's data~~ said ship-to address to a fraud-detection system, ~~the purchaser's data including a ship to address for the transaction;~~

processing ~~the purchaser's data~~ said ship-to address to determine whether the transaction is potentially fraudulent by checking the purchaser's ship-to address against criteria; and

returning the relative risks of fraudulent activity associated with the transaction.

2. (Original) The fraud detection method according to claim 1, wherein the processing step comprising parsing out the purchaser's ship-to address.

3. (Currently Amended) The fraud detection method according to claim 1, ~~further comprising the~~ wherein the step of checking the purchaser's ship-to address against criteria comprises a step of checking to determine whether the purchaser's ship-to address exists.

4. (Currently Amended) The fraud detection according to claim ~~[[3]]~~ 1, wherein the step of checking the purchaser's ship-to address against criteria ~~ship-to address checking step~~ comprises comparing a zip code of the ship-to address against a post office database.

5. (Original) The fraud detection method according to claim 4, wherein the zip code is a ZIP + 4 zip code.

6. (Currently Amended) The fraud detection method according to claim ~~[[3]]~~ 1, wherein the step of checking the purchaser's ship-to address against criteria ~~ship to address checking step~~ comprises comparing the city and state of the ship-to address against the city and state with ~~[[the]]~~ a ZIP + 4 code.

7. (Currently Amended) The fraud detection method according to claim [[3]]
1 wherein the step of checking the purchaser's ship-to address against criteria
~~ship-to-address-checking-step~~ comprises the area code of the purchaser's phone
number to determine whether it fits the geographic area of the ship-to address.

8. (Currently Amended) The fraud detection method according to claim [[3]]
1, wherein the step of checking the purchaser's ship-to address against criteria
~~ship-to-address-checking-step~~ comprises comparing the purchaser's ship-to
address against the national change of address service database or the publisher's
change of address database.

9. (Currently Amended) The fraud detection method according to claim [[3]]
1, wherein the step of checking the purchaser's ship-to address against criteria
~~ship-to-address-checking-step~~ comprises rating [[the]] a building site associated
with the "ship-to" address to determine whether the building or lot type is
inconsistent with the transaction data.

10. (Currently Amended) The fraud detection method according to claim 1,
wherein the step of checking the purchaser's ship-to address against criteria

further ~~comprising~~ comprises the step of checking the purchaser's ship-to address against an historical database to determine whether a prior history of fraud exists.

11. (Original) The fraud detection method according to claim 10, wherein the prior history of fraud determining step comprises checking whether a record associated with the purchaser's ship-to address exists in the historical fraud database.

12. (Original) The fraud detection method according to claim 11, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.

13. (Currently Amended) The fraud detection method according to claim 1, wherein the step of checking the purchaser's ship-to address against criteria further ~~comprising~~ comprises the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.

14. (Original) The fraud detection method according to claim 13, wherein the pattern of fraud detecting step comprises determining whether an overlapping use of payment means and ship-to address is present by consulting a database of prior transactions.

15. (Original) The fraud detection method according to claim 13, wherein the pattern of fraud detecting step comprises retroactively notifying the merchant of previous transactions associated with the ship-to address once a pattern of fraudulent activity has been detected.

16. (Currently Amended) The fraud detection method according to claim 1, wherein the step of checking the purchaser's ship-to address against criteria further comprising comprises the step of checking the purchaser's ship-to address against a modeling engine to determine whether elements exist in the demographic data which correlate with fraudulent trends.

17. (Currently Amended) The fraud detection method according to claim 1, wherein the step of checking the purchaser's ship-to address against criteria further comprising comprises the step of calculating a score based at least in part

upon the likelihood that the transaction is fraudulent.

18. (Currently Amended) The fraud detection method according to claim ~~[[2]]~~
1, further comprising the step of checking to determine whether the purchaser's
ship-to address exists.

19. (Original) The fraud detection method according to claim 18, wherein the
ship-to address checking step comprises comparing a zip code of the ship-to
address against a post office database.

20. (Original) The fraud detection method according to claim 19, wherein the
zip code is a ZIP + 4 zip code.

21. (Original) The fraud detection method according to claim 18, wherein the
ship-to address checking step comprises comparing the city and state of the ship-
to address against the city and state with the ZIP + 4 code.

22. (Original) The fraud detection method according to claim 18, wherein the
ship-to address checking step comprises checking the area code of the purchaser's

phone number to determine whether it fits the geographic area of the ship-to address.

23. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing the purchaser's ship-to address against the national change of address service database or the publisher's change of address database.

24. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises rating the building site associated with the "ship-to" address to determine whether the building or lot type is inconsistent with the transaction data.

25. (Original) The fraud detection method according to claim 18, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a prior history of fraud exists.

26. (Original) The fraud detection method according to claim 25, wherein the prior history of fraud determining step comprises checking whether a record

associated with the purchaser's ship-to address exists in the historical fraud database.

27. (Original) The fraud detection method according to claim 26, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.

28. (Original) The fraud detection method according to claim 25, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.

29. (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises determining whether an overlapping use of payment means and ship-to address is present by consulting a database of prior transactions.

30. (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises retroactively notifying the merchant of

previous transactions associated with the ship-to address once a pattern of fraudulent activity has been detected.

31. (Original) The fraud detection method according to claim 28, further comprising the step of checking the purchaser's ship-to address against a modeling engine to determine whether elements exist in the demographic data which correlate with fraudulent trends.

32. (Original) The fraud detection method according to claim 31, further comprising the step of calculating a score based at least in part upon the likelihood that the transaction is fraudulent.